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CHARITIES.

THE RELATION OF THE STATE, THE CITY, AND THE INDIVIDUAL
TO MODERN PHILANTHROPIC WORK.

BY A. G. WARNER, PH. D.

The following are extracts from a series of six lectures on Municipal and State Charities, delivered before the students of Social Science of the Johns Hopkins University, by A. G. Warner, Ph. D., recently General Secretary of the Charity Organization Society of Baltimore, and now Associate Professor of Economic and Political Science in the University of Nebraska. The lectures were given during November and December, 1888, and in connection with them Saturday excursions were made to some of the charitable institutions of the city. The six places visited were as follows: The City Almshouse at Bay View; the Department for the Insane, connected with the same institution; St. Mary's Industrial School for white boys, between the ages of eight and twenty-one years; St. Vincent's Infant Asylum for children under eight years of age; the Home for Incurables; and the Little Sisters of the Poor, a home for the aged of both sexes. Notes regarding the different excursions were made by students especially designated for the purpose, and these, together with accounts of future visits of the same character may hereafter be published.

CHARITY AND SCIENCE.

The political economists have had much to say of philanthropy as a failure. One might infer from their writings, though it is nowhere distinctly asserted, that altruism is something necessarily perverse and mischievous. In a paper before the American Social Science Association on "Altruism Economically Considered," Mr. Smiley of Washington dwelt at length on the bad objective results of philanthropic work. His task was easy, and has already been better done, perhaps, by those who have arraigned existing charitable methods at the bar of truer charity. Yet the long struggle between the apostles of self-interest and the apostles of self-sacrifice has benefited both parties.

We need not be bothered by a consideration of the philosophical subtlety which is supposed to prove that all human acts are necessarily inspired by self-interest. It seems likely enough that in the last analysis this is true, but in any practicable analysis it is not. As popularly understood self-interest and self-sacrifice are very different motives, and to prove that they have a common origin does not prove that they are identical. There have, in fact, been very practical benefits resulting through the study of social questions simultaneously from these two standpoints. In important instances each has served as a starting point from which to run "correction lines" useful in testing conclusions reached from the other.

During the first half of the present century the English philanthropists and the English economists joined issue squarely on two great questions,

and the victors in one case were vanquished in the other. The economists won in the fight for the reform of the poor laws, the philanthropists won in the fight for factory legislation. Of course no sharp line of distinction can be drawn between the two classes thus labelled, but in the main it is true that the apostles of self-interest were on one side and the apostles of self-sacrifice on the other. The economists, from Smith down, had condemned the old system of poor relief in England. Chalmers, in his dual capacity as political economist and pastor had not only attacked the system but had shown by example, as well as precept, how to do away with it. Senior was one of the most active members of the Poor Law Commission during and following the revision of the wretched system. The good results of revision greatly strengthened the *laissez-faireists*. Carlyle, in reviewing the first four reports of the Commission, thus summarizes their teachings: "Ours is a world requiring only to be well let alone. Scramble along thou insane scramble of a world, . . . thou art all right, and shalt scramble even so; and whoever in the press is trodden down, has only to lie there and be trampled broad:—such at bottom seems to be the chief social principle, if principle it have, which the Poor Law Amendment Act has the merit of courageously asserting, in opposition to many things."

In the second struggle, that for factory legislation, the two parties were distinct, and distinctly antagonistic. Lord Ashley and the other champions of the new movement were sneered at as "humanity-mongers." It was alleged that "no thinking man agreed with them." Cobden, Bright, Brougham, Gladstone, Hume, Roebuck, and Graham were against them. It was an issue involving the welfare of some 300,000 operatives and of about 40,000 children. It was won in the name of humanity and not of science. It would doubtless have been possible to have defeated the *doctrinaires* in their own domain of theory, but Ashley and the others found it better to talk facts rather than theories, and to appeal to the sympathies of the nation rather than to intellect.

The parallel experiences of victory and defeat have apparently made both the parties wiser. The "New Political Economy" is said to be less "dismal" than the old. On the other hand there is as yet no such word as "philanthropics," and perhaps no science of self-sacrifice. But at least the "New Charity" tries to make benevolence more constantly beneficent. To some it seems that to speak of "scientific charity" is a perversion of terms and another instance of the confused thinking that results from a tendency to count our sciences before they are hatched. Yet the phrase is in common use at the various Conferences of Charities, and something to which it can be properly applied is very palpably coming into existence.

CHARITY AND THE CHURCH.

Historical. The Bible commends him that "considereth" the poor. The church of the Middle Ages was content to insist that people must give to

the poor—preferably through the church. Christ had taught that riches are dangerous to growth in spiritual life; the mediæval church taught that poverty is a virtue. Consideration of the effect of giving upon the poor themselves was precluded by the wish of the giver to benefit himself. The objective results were ignored. People gave less from love of neighbor than as a sort of spiritual investment from which they expected celestial dividends; they were less anxious to help those to whom they gave than they were to secure a proper balance on the books of the recording angel. "The blind eleemosynary spirit of the Romish church," says Hallam, "was notoriously the cause and not the cure of vagabondage." The same writer holds that public relief in England began before the monasteries were suppressed, and that the church would, in any event, have been unable to provide for the destitution that her indiscriminate giving helped to cause.

At present. How sad is our heritage from these early errors is shown by the fact that many churches and church members still refuse to see the difference between the charity that gives lavishly and dismisses the subject, and the charity that "suffereth long and is kind." Pastors even yet encourage their people to organize dole-giving societies, because they do not know what else to have them undertake. Such work seems to have good subjective results, and they say that it is better to relieve ninety and nine imposters than to let one deserving applicant be turned away. Their missions in the large cities are too often turned into a species of salvation trap, baited with old clothes and cheap groceries. Suppose that while saving one soul in this way they have put ninety-nine farther from salvation? That is the question in theological arithmetic to which they ought to turn their attention. We have a stock case in Baltimore of a woman who had her baby baptized in seven churches, in order to interest as many groups of benevolent but misguided women in her condition. One pastor told me in a moment of confidence that the hardest work he had to do was to keep the wealthy women of his congregation from giving unwisely. Another church, after spending several thousand dollars in direct relief, published a circular stating that they were doubtful whether more harm or good had been done, and announcing that such work would be abandoned and a kindergarten for poor children undertaken instead. Two principles must guide the churches in our large cities in their relief work: First, in the modern city no relief-giving church nor charitable society can properly live unto itself alone; there must be intercommunication, organization, or there will be the "overlapping of relief" and competitive, demoralizing work. Second, the best charities are educative charities. Direct relief is sometimes necessary, but the churches need no urging in that direction. They need rather to be reminded that "there is a way that seemeth right unto a man but the end thereof are the ways of death;"* or, as Johnson put it, "Hell is paved with good intentions."

* Proverbs, 14: 12.

CAUSES OF POVERTY.

Poverty is not pauperism. When Edward Everett Hale began the publishing of *Lend a Hand*, he said that one of the objects of the magazine should be to show the difference between these two. By adapting the phrases of another we may make the distinction briefly by saying that "poverty is a situation, pauperism a condition." The first is to be relieved, the second prevented.

Yet in as much as poverty almost invariably precedes pauperism it is more profitable to search for the causes of the former. Heredity acting both upon institutions and individuals is one of the prime causes of both poverty and pauperism. On the institutional side this fact is continually brought out in lectures on history and political economy. As illustrating therefore, the present influence of what George Eliot calls "the great, the irreversible past," I will speak only of two very interesting studies of individual heredity bearing especially upon the problems in hand.

Dugdale's study of the "Jukes" gives the records, so far as obtained of the descendants of "Margaret, the mother of criminals." Twenty-seven of her descendants were prosecuted by one attorney. More than 600 of them are known to have been sentenced. The cost to the community of 1200 of this family is estimated at about a million and a quarter dollars. Concerning their habits Dugdale gives the following striking summary: "Fornication, either consanguineous or not, is the backbone of their habits, flanked on one side by pauperism and on the other by crime. The secondary features are prostitution, with its complement of bastardy, and its resultant neglected and miseducated childhood; exhaustion, with its complement intemperance and its resultant unbalanced minds; and disease, with its complement extinction." Further on he restates his conclusions as follows: "Hereditary pauperism rests chiefly upon disease in some form, tends to terminate in extinction, and may be called the sociological aspect of physical degeneration."

Rev. O. C. McCulloch, of Indianapolis, has collected the facts regarding a large number of interrelated pauper families in Indianapolis, Indiana. He gives the general name of the Tribe of Ishmael to this group, which includes 1692 individuals, whose histories are recorded on more than seven thousand pages of the records of the charity organization society of that place. The members of the tribe are almost invariably unchaste, but not intemperate. One hundred and twenty-one of those whose cases have been investigated are prostitutes. They are nearly all diseased, and therefore not only unwilling but unable to do hard work. The records of the city hospital show that—taking out surgical cases, acute general diseases, and cases outside the city—seventy-five per cent. of the cases treated are from this class. The criminal record is very large—petty thieving chiefly. Their record, substantially of this character, has been followed through six generations. The chief moral which Mr. McCulloch draws from this

"study in social degradation" is that public out-door relief should be cut off. This, together with indiscriminate giving on the part of individuals and churches has sent the Tribe of Ishmael forth with the benediction, "be fruitful and multiply."

The subject of the existing causes of poverty, as distinct from the antecedent causes, is too intricate for adequate treatment here; and the synopsis which follows is intended merely as a bird's-eye-view of a large and difficult field where many observers and philosophers have labored, and where all such can find work till the dawn of the millenium.*

CAUSES OF POVERTY.	Sub- jective.	Character- istics.	<ol style="list-style-type: none"> 1. Undervitalization and indolence. 2. Specific disease. 3. Lubricity. 4. Lack of judgment. 5. Unhealthy appetites.
		Habits producing and pro- duced by the above.	<ol style="list-style-type: none"> 1. Shiftlessness. 2. Abuse of stimulants and narcotics. 3. Self-abuse and sexual excess. 4. Unhealthy diet. 5. Disregard of family ties.
	Ob- jective.		<ol style="list-style-type: none"> 1. Inadequate natural resources. 2. Bad climatic conditions. 3. Defective sanitation, etc. 4. Evil associations and surroundings. 5. Defective legislation and defective judicial and punitive machinery. 6. Imperfect education.
		Bad in- dustrial condition.	<ol style="list-style-type: none"> a. Variations in value of money. b. Changes in trade. c. Excessive or ill-managed taxation. d. Emergencies unprovided for. e. Undue power of class over class. f. Immobility of labor.
			<ol style="list-style-type: none"> 8. Unwise philanthropy.

*See "Notes on the Statistical Determination of the Causes of Poverty," by Dr. Warner, published by Am. Stat. Asso., Boston, 1889.

THE MACHINERY OF BENEVOLENCE.

Dr. Lyman Abbott has said that if the Good Samaritan had been a Yankee and lived at the present time, he would not have been content to relieve the man by the wayside, but would have set to work to organize a Society for the Relief of Sick and Wounded Travellers, with a President, several Vice-Presidents, a Treasurer, and Secretaries and Corresponding Secretaries in every part of Palestine. I prefer to ignore the irony of this remark, and to consider it a high tribute to the good sense and general adaptability of our old friend the Samaritan. Perhaps he would have done even better to have organized a sort of Law and Order League to capture the thieves and bring them to justice. Thirst is the same now as in the time of Gideon. Yet when his soldiers drank they either lapped from the hand or bowed themselves to the stream. The modern city cannot adopt that primitive method but must have water-works. So with charity.

Classes of Dependents. There has been much effort in this country to find the proper location of the various burdens incident to poor relief. Individuals, churches, benevolent organizations, the municipality or the township, the county and the State ought all to have their proper shares. The first step in discussing the problem must be to enumerate the chief of the classes for which provision must be made. (a) The insane in this country, as given by the tenth census, numbered 91,997, but the enumeration was admitted to be incomplete. They are divided into the chronic and acute insane, for which two classes, very different treatment is needed. (b) The idiotic, weak-minded and epileptic, constitute a class often but ill provided for. They require, in the main, custodial homes where they can live in decency, but with no possibility of propagating their kind. (c) The blind may nearly always be made self-sustaining by proper education. When, after patient trial, it is found that they cannot support themselves in the regular trades to which they may be trained, homes should be provided for them where, in return for all the work they may be able to do, they can be supported. Blind beggars should be banished from our streets, because, while they are the most pitiable class, they are often the most depraved when allowed to live on indiscriminately given alms—"the bread by which men die." (d) For deaf-mutes provision is comparatively easy, except, as all institutions under public care have to be closely watched in their administrative methods. (e) Dependent children are among the most difficult classes to provide for properly. They may be divided into sub-classes as foundlings, vagrants, children abused by parents and juvenile delinquents. Each of these sub-classes requires different treatment, and in none of them can large numbers of children be crowded into institutions without great injury to the children. This sort of herding often weakens the body, leaves the mind a blank, and the spiritual and moral nature undeveloped. Whenever it is necessary that they be thus crowded together, kindergarten and manual training should be introduced as soon as possible.

The excellent system of placing such children in private homes is susceptible of great abuses unless carefully managed. The Western States complain that they have been flooded with vicious children by the New York Children's Aid Society and kindred organizations. The fact of the matter is simply that care must be taken, or "placing out" is bad for both the children and the communities to which they go. (f) Cripples are usually at present remanded to the almshouse, and perhaps nothing better can be provided for them, except in cases where expert surgical treatment or special education might make them self-sustaining. (g) The sick, curable and incurable, need something different from almshouse care, and the curable cases usually get it. (h) The aged having no relatives or friends to support them must be provided for, either in institutions maintained by private benevolence or in the almshouse. (i) Lastly, we must add the class made up of the unemployed and hungry. The "work test" should be rigidly employed in all relief given to this class, whether by individuals or the public.

Where shall the Burdens Rest. It was at one time the custom to leave almost the entire care of the poor to the local political units. The town, precinct or county, made all the provision that was made in the matter. But it was found that for some purposes the county is too large a unit, while for others it is not large enough. We have seen that of the classes given above, each requires special treatment. Obviously, if there are in a given county only two or three indigent blind, the county cannot afford to provide a specialist merely to instruct them. Therefore, by the old county management, they were not instructed. The county almshouse became a sort of catch-all for every species of indigence. The baby and the gray-beard, the vicious and the good, the sick and the healthy, the insane, the idiotic and the epileptic were all jumbled together; and it was fortunate if even the sexes were effectually separated. There was not, for a long time, and in many States there is not yet, any adequate inspection of these almshouses, except the desultory watchfulness of the people and the press. The most hideous abuses came to light from time to time, and gradually there was developed a tendency to transfer certain classes of dependents to the States. The result has been the development of gigantic State institutions. Especially in providing for the insane these great caravansaries have grown to the most unwieldy proportions. The result has been to develop new evils in the place of the old ones. Chief among these may be named excessive cost, a treatment too mechanical to be helpful, and at times bad administration. New York State is changing back from State to county care for the insane, though against the advice of most of her specialists. Wisconsin prides herself on having developed a system of county care under State supervision, at once cheap and commendable. Many classes of the chronic insane are better off when they can have work of some kind, and it is found that an almshouse can be more nearly self-sustaining when some of these are placed there.

The New York State Charities Aid Association thus summarizes its conclusions regarding the proper provision for various classes of dependents: "The blind, deaf and dumb, idiots and insane, should go to State institutions, under the care of specialists; 'defective children' to a proper hospital or home, bad women to reformatories, feeble minded women and adult idiots to custodial institutions; tramps and vagrants to work-houses. The poor-house should be a refuge and a home where the respectable poor, the sick, the old, those who have broken down in the race of life may find shelter and care."

The guiding principle for sharing the burdens of poor relief between the larger and smaller poor unions in Germany is thus formulated by the "deutschen Vereine für Armenpflege und Wohlthätigkeit:" "Those sorts of poor relief which require a costly plant or large permanent investment, or institutions for technical purposes needing well-trained and skilful management, should be confided to the larger unions, while on the other hand, those forms of poor relief can best be left to the smaller unions, which require for the proper fulfilment of their purposes, a large measure of individual interest, and a full consideration of surrounding circumstances." Applying this principle to the concrete duties of poor relief they find that it would give to the larger unions the care of the insane, of idiots, of the sick in hospitals, of the deaf and dumb, of the blind, of certain categories of the invalid and feeble, of waifs and of children sentenced by the courts. The larger unions should also provide work-houses and houses of correction.

State Boards of Charities. Banks and Insurance companies are usually more carefully supervised by the States than charitable institutions. It has been said of our charitable and punitive institutions that they are not the outcome "of the wisdom of our generation, but rather the cumulative accidents of popular negligence, indifference and incapacity." It can readily be seen from the foregoing analysis of the classes of dependents and their various needs, that some general supervisory and coördinating power is necessary. This is not afforded in the legislatures, nor in legislative committees. The American idea, that the committee doeth all things well, is not borne out by the experience of charitable institutions in this country. The annual or semi-annual battle in the lobby for support, results not in scientific charity but scientific log-rolling, and leads to the survival, not of the fittest, but of the "smartest." Where the supervisory and regulative power has been introduced, it has been through a State Board of Charities, or of Charities and Corrections. Such boards have been established in Connecticut, Illinois, Kansas, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Pennsylvania, Rhode Island and Wisconsin.

Some of the boards are made up of unsalaried members. Such have, as a rule, no power except to investigate and give advice. These boards often exert a most salutary and far reaching influence by virtue of their general oversight and intelligent and candid recommendations. Other boards have salaried officers and these are given a larger share of executive power.

They exert a powerful influence for good *when they can be kept free from the blight of partisan politics*. They should inspect frequently all the public institutions of the State, and in a way that would really bring all the practices of the managers of the institutions to light. In Maryland the grand jury dines periodically with the managers. This does not seem to be the final possibility in the way of supervision. Private charitable institutions ought, by the terms of their charters, to be subject to inspection, and otherwise amenable to this board. The results of dishonesty, negligence or folly on the part of the managers of these private institutions are too awful to be ignored.

THE CHARITIES OF LARGE CITIES.

Public Charities. There are three ways in which our American cities usually spend money for the poor: in out-door relief, in the support of public institutions, and in the subsidizing of private institutions.

1. There are many facts and more theories that indicate that public out-door relief as administered in this country is a source of useless expense to the tax-payer, of additional debauchment to politics, and of ever increasing degradation to the poor. The cases most in point and oftenest cited are those of Brooklyn and Philadelphia. For a long series of years Brooklyn had been spending large amounts for out-door relief. The methods of distribution varied from medium to horrible, but political influence was nearly always present. At one time this sort of relief was given to all who would make oath that they were paupers, and many of the citizens of New York came over to avail themselves of such an opportunity. In 1877 the city spent for out-door relief the sum of \$141,000, in 1878 \$57,000, and the years that followed nothing. The result was that in the face of an increasing population the number of in-door poor remained stationary, and the amount of relief distributed by the Association for the Improvement of the Condition of the Poor decreased. There was, indeed, an increase in the number of dependent children, but this resulted from changes in the law bearing on that special point, and a like increase was observed in New York city, where no corresponding change in relief methods took place.

During the seventies, Philadelphia spent from fifty-eight to seventy-eight thousand dollars annually in out-door relief. On the first of January 1880 the whole supply was stopped. The Secretary of the Society for Organizing Charity three years later writes of the results as follows: "At the time it was abolished, we for a few weeks felt an increased pressure for relief upon the private charities, but that was only temporary, and although the population of the city has increased during the last three years, the number of the in-door poor has decreased."

2. Charitable Institutions managed directly by municipal authorities are, as a rule, of lower grade than state institutions of a similar kind. This comes largely from the fact, that they are more immediately under the control of ward politics. The following paragraph from the address of Hon.

Seth Low, before the Buffalo Conference of Charities and Corrections, reveals the fatal defect in such management.

"In the city of Brooklyn there is an institution known as the Truant Home. The superintendent and other officers in this institution are appointed by the vote of the Common Council, without nomination by the Mayor. Among the officials to be appointed is the farmer; and at one time when the appointment had been made the farmer turned out to be a hatter. He had supposed himself entirely equal to the duties of drawing a salary, and this he presumed would be the limit of what he had to do. When he discovers that the duties of the farmer included taking care of a cow and the raising of vegetables, he sent in his resignation without delay. In this connection, it transpired that all the places in the gift of the Common Council were filled in the following way: The members of the board, comprising the majority held a caucus, and by mutual agreement or by lot parcelled out the places among the different members of the majority. Consequently when this farmer resigned, the individual alderman to whom the appointment was held to belong—I ask you to notice the word—selected another friend, this time one not to be daunted by the idea of taking care of a cow; and upon his nomination this friend was immediately confirmed by the board of aldermen. . . . Where the management of an institution is lodged with a board of more than one member, if the board is harmonious, the practice is that the patronage is shared in equal proportions, turn and turn alike. If the board is not harmonious, the majority, take it all and divide it among themselves. This, more than anything else accounts for the frequency of inharmonious boards."

3. The practice of subsidizing private institutions is sometimes justifiable but often leads to needless expense, to private "jobs" and sectarian jealousies. New York city sends various classes of juvenile dependents to private institutions, and pays two dollars a week for the board of each child. This allowance is large enough so that the institution derives a profit from each child committed to its care. There are many officials in the city who commit children to these institutions but none who feel it their duty to discharge them. The result is that New York is paying the board of 14,000 children; while under a better system Brooklyn, which is half as large, maintains but 1,200.

Private Charities. Few people know what a net-work of charities has been developed in our large cities. Something more than twenty years ago a writer in the *Nation* could say with apparent truth that this country had never been compelled to organize a system of charities, or to treat pauperism as an institution. This is no longer true even in appearance, as the Directories of Charities published in our leading cities give evidence. Baltimore will be taken as typical because it is the one with which the speaker is best acquainted, and because its charitable industries are sufficiently "diversified" to enable us to infer all from this example.

The mailing-list of the Charity Organization Society gives the address of

120 private charitable institutions or societies in Baltimore, exclusive of those subsidiary to the churches. Many of these are of very minor importance, but others are of wide influence, and powerful agents for good or evil. Selecting twenty-five prominent and powerful institutions, we find that they have an aggregate yearly revenue amounting to \$196,280. This does not include the interest upon the value of real estate or other property actually in use for charitable purposes, and is exclusive of legacies received during the year and designed for permanent investment. Voluntary subscriptions and contributions make up 44 per cent. of this income, while 25 per cent. is received as interest upon funds previously invested. The next largest item of income is of proportionately more importance in Baltimore than perhaps in almost any other city in the country. It consists of the amount raised by balls, fairs, theatrical performances, etc., and amounts to \$23,714.69, or about 13 per cent. of the gross income of the twenty-five societies. Of the gross amount, 10 per cent. is earned; that is, the recipients of charity perform work valued at that amount; while 5 per cent. is made up of subsidies from the city treasury and 3 per cent. from the treasury of the State.

There are societies to relieve any need whatever of particular classes of persons. The Hebrew Benevolent will do this for Israelites, the German Society for Germans, the St. Andrew's Society for the Scotch, the denominational societies for those of their faith, and for an undetermined number of outsiders. On the other hand, there are societies that will relieve any person whatever in some particular way. The Poor Association will give coal and groceries to any applicant it considers worthy, without regard to religion, race or color. The dispensaries will give medicine, the sewing societies clothing, and so on. It will be noticed that the lines of activity intersect. The classification by race overlaps that by religion, while the classification by needs overlies them both, and several agencies for the same sort of work are superimposed upon the others, while unlimited claims upon individual benevolence supplement or duplicate the whole. Suppose the case of a German Lutheran who is in need of one thing only, say fuel. There are four organizations that he may properly apply to: (1) The German Society; (2) his church; (3) the Poor Association; (4) the police station. If he is sick, the Indigent Sick Society may also aid; if a soldier, he may apply to the Confederate Relief Society or the Grand Army of the Republic; if his children go to a Methodist Sunday School, help may be had from that source; if his wife is a Roman Catholic, she may apply to the Society of St. Vincent de Paul; and finally, if he is just out of jail, the Prisoner's Aid Association may help. All this, of course, does not include what may be obtained from private individuals.

Charity Organization. Among all the foregoing charities there is not an office where it is strictly in order for any person whatever to apply for any form of relief whatever. The charity organization society tries to meet this need, to furnish a clue to the labyrinth, to bring the applicant to the proper source of relief.

for the sake of the receiver as of the giver. It is a charity clearing house where the accounts of the various societies are audited, and the over-lapping of relief prevented. It is a bureau of information, where those who desire to be truly helpful, can secure the information necessary to guide their conduct. The society itself if located in a large city should not give direct relief of any sort, since nothing "hampers" the work of an agent of such a society as to have a relief fund at his command. It cripples his ingenuity, decreases his acquaintance with persons and societies able to help, and makes these persons and societies more likely to unload discouraging cases upon him than to relieve cases that he commends to their attention.

The conclusion of the whole matter may possibly be thus stated: Poverty and pauperism are evils to be assailed in their causes. To accomplish this the public charities must be wisely organized under the general supervision of the state; and the private charities ought also to organize and co-ordinate their work under the guidance of a charity organization society, maintained by them for their mutual good.

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